

**Information to identify the case:**

Debtor 1	<u>Leo J. Nixon</u>	Social Security number or ITIN	xxx-xx-1297
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-11217-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leo J. Nixon

3/18/25

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Leo J. Nixon  
Debtor

Case No. 19-11217-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Leo J. Nixon, 2318 Reed Street, Erie, PA 16503-2140
cr	+ ABFC 2002-WF1 Trust, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312 UNITED STATES 32312-3858
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15168872	+ Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
15168880	+ UPMC Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
16427394	+ Email/Text: mtgbk@shellpointmtg.com	Mar 19 2025 00:24:00	ABFC 2002-WF1 Trust,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15168868	+ EDI: GMACFS.COM	Mar 19 2025 04:12:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15184011	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:41:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15168869	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 19 2025 00:26:00	Chex Systems Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1595
15168870	+ Email/PDF: creditonebknofications@resurgent.com	Mar 19 2025 00:28:57	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872

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15168871	+ Email/Text: kslater@eriefcu.org	Mar 19 2025 00:25:00	Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15168873	Email/Text: rj@ffcc.com	Mar 19 2025 00:24:00	First Federal Credit Control, 24700 Chagrin Boulevard, Cleveland, OH 44122
15168874	+ EDI: AMINFOFP.COM	Mar 19 2025 04:12:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15194594	EDI: JEFFERSONCAP.COM	Mar 19 2025 04:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15168875	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2025 00:24:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15168876	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:56	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
15170513	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15174851	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2025 00:28:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15168877	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2025 00:28:38	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15168878	+ EDI: CBS7AVE	Mar 19 2025 04:13:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
15192397	+ EDI: JEFFERSONCAP.COM	Mar 19 2025 04:12:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15168879	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 19 2025 00:25:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
15201220	Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 19 2025 00:25:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15168881	+ EDI: BLUESTEM	Mar 19 2025 04:12:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back
cr		ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15284910	*++++	U.S. BANK NATIONAL ASSOCIATION TRUSTEE (SEE 410), C/O SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO 80129-3155, address filed with court.; U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15287715	##+	FFCC, 24700 Chagrin Blvd, Cleveland, OH 44122-5630

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-1

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:**

Name	Email Address
Daniel P. Foster	on behalf of Debtor Leo J. Nixon dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor ABFC 2002-WF1 Trust ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF1, U.S. Bank National Et Al... dcarlon@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor ABFC 2002-WF1 Trust ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF1, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A. formerly known as First Uni josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5